

Applicant: Johnson et al. S.N. 09/737,454 Atty. Dkt. No. 09-00101  
Title: BID VALUATION OF PORTFOLIOS OF ASSETS SUCH AS FINANCIAL  
INSTRUMENTS  
Daniel M. Fitzgerald, Armstrong Teasdale LLP  
One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

1/14

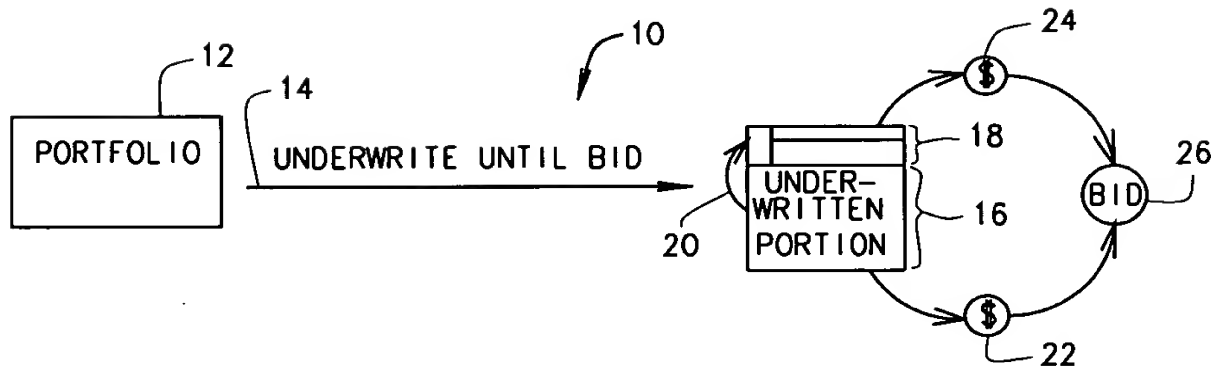
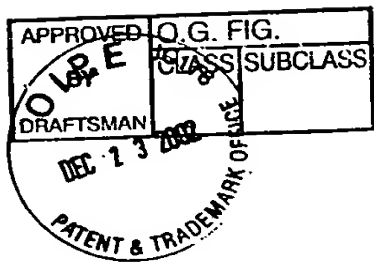


FIG. 1  
PRIOR ART



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 Title: RAPID VALUATION OF PORTFOLIOS OF ASSETS SUCH AS FINANCIAL INSTRUMENTS

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2/14

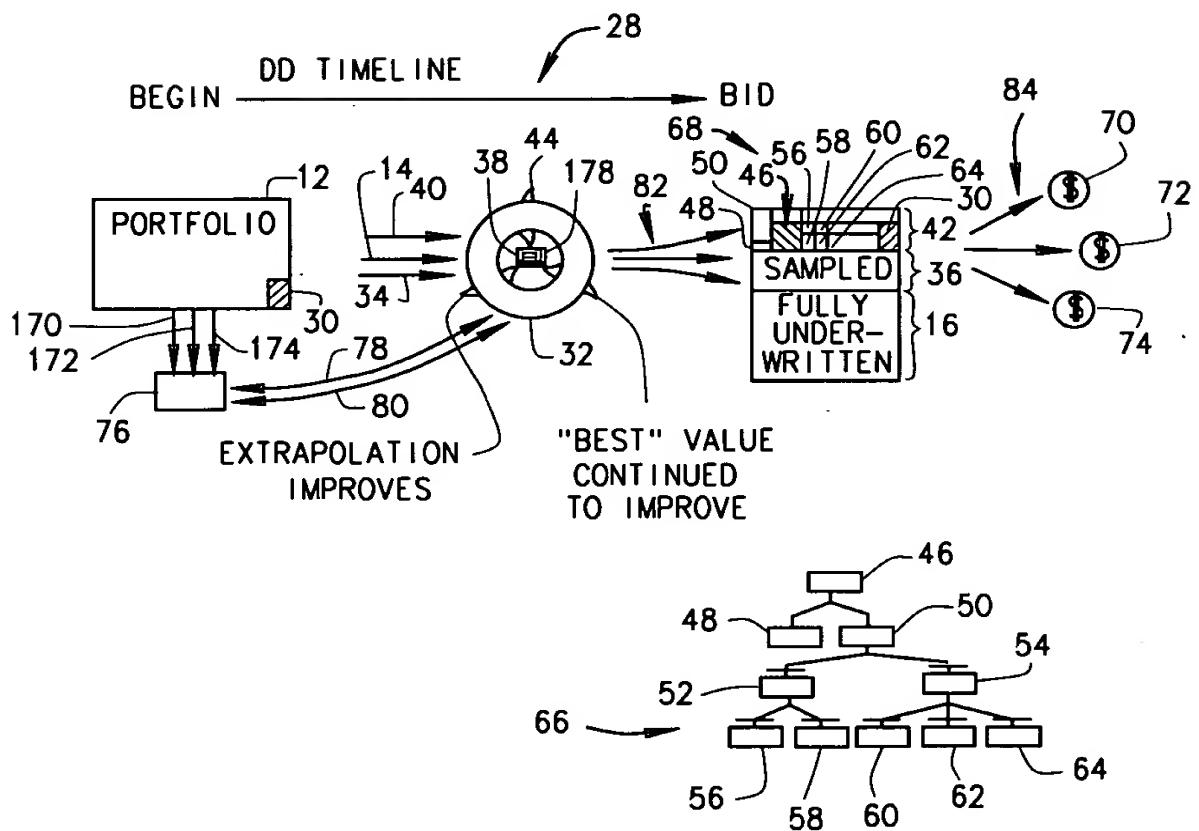
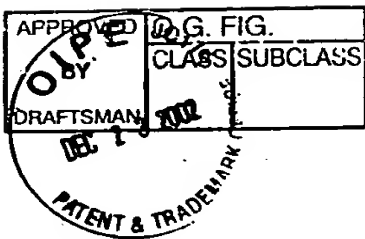


FIG. 2



3/14

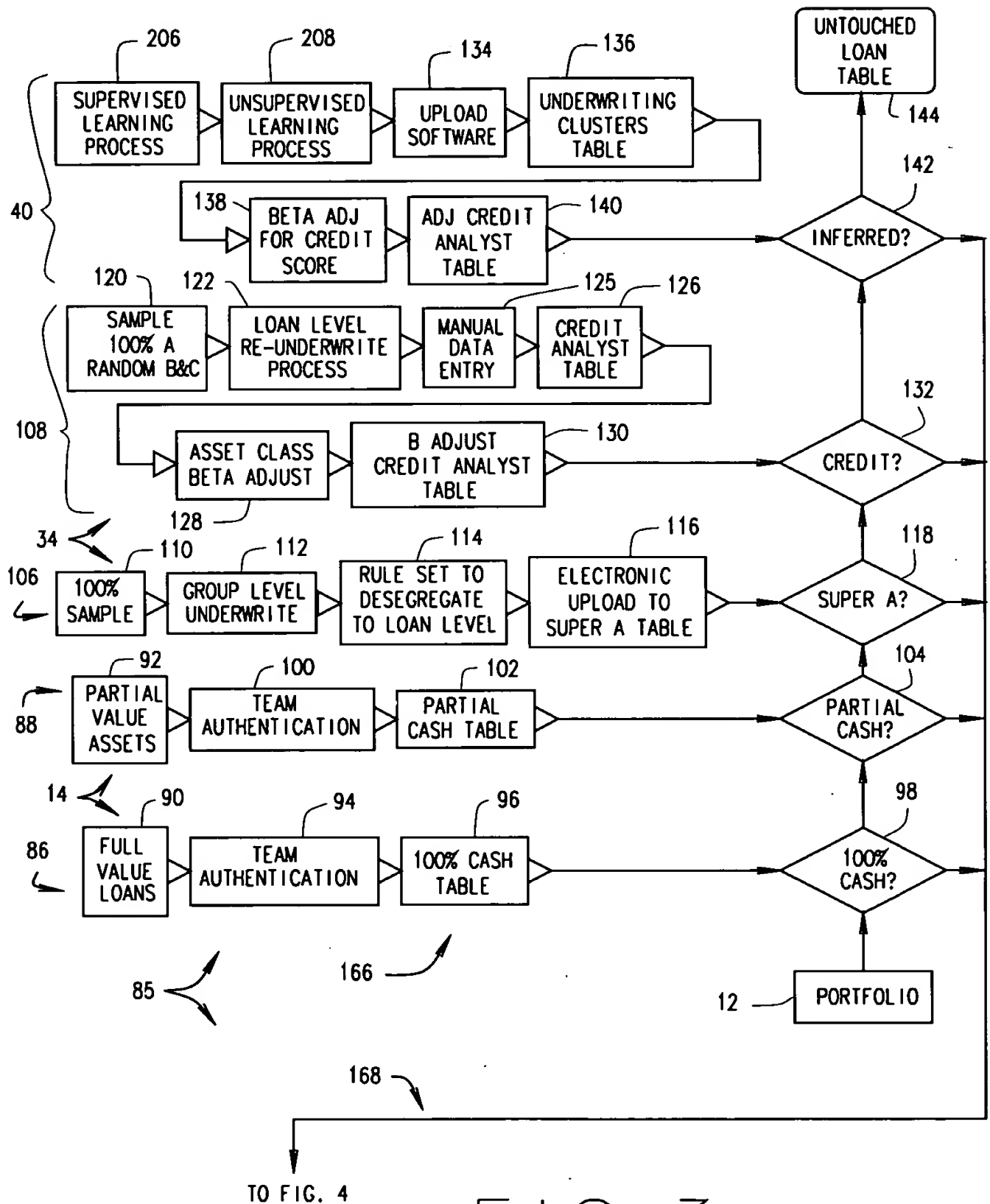


FIG. 3

APPROVED BY  
 CLASS SUBCLASS  
 DRAFTSMAN  
 PATENT & TRADEMARK OFFICE

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4/14

FROM FIG. 3

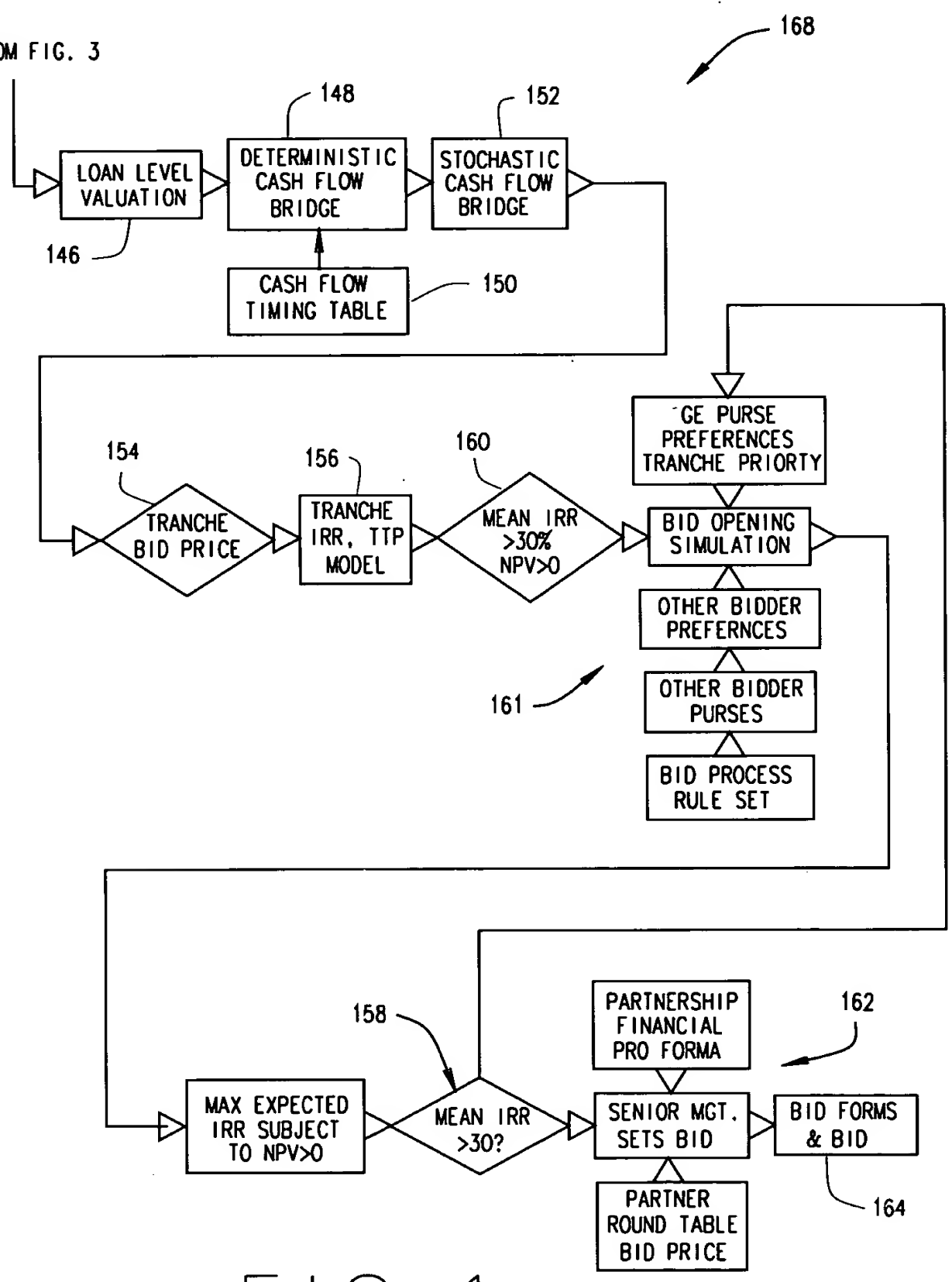


FIG. 4

APPROVED	FIG. 5	
BY	CLASS	SUBCLASS
DRAWN BY	DATE	

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5/14

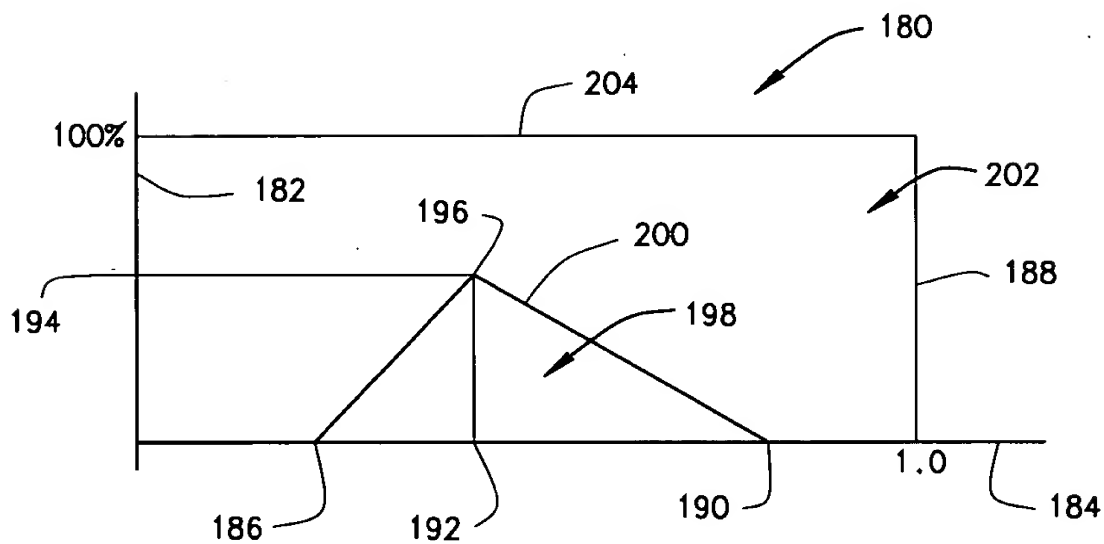
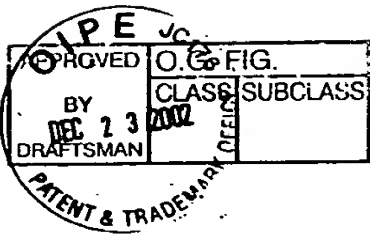


FIG. 5



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6/14

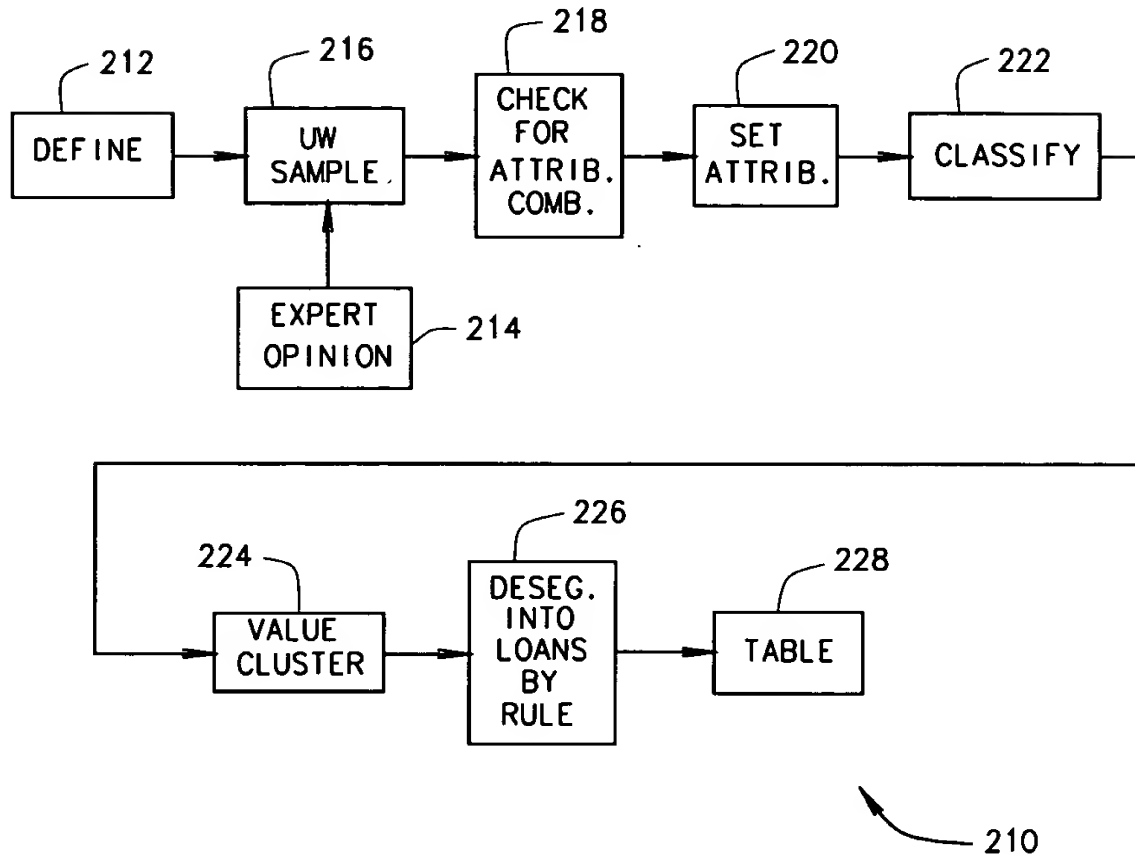
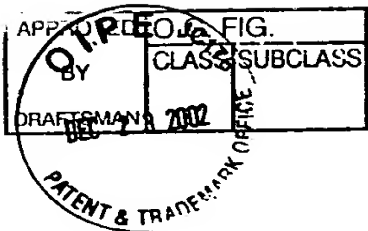


FIG. 6



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7/14

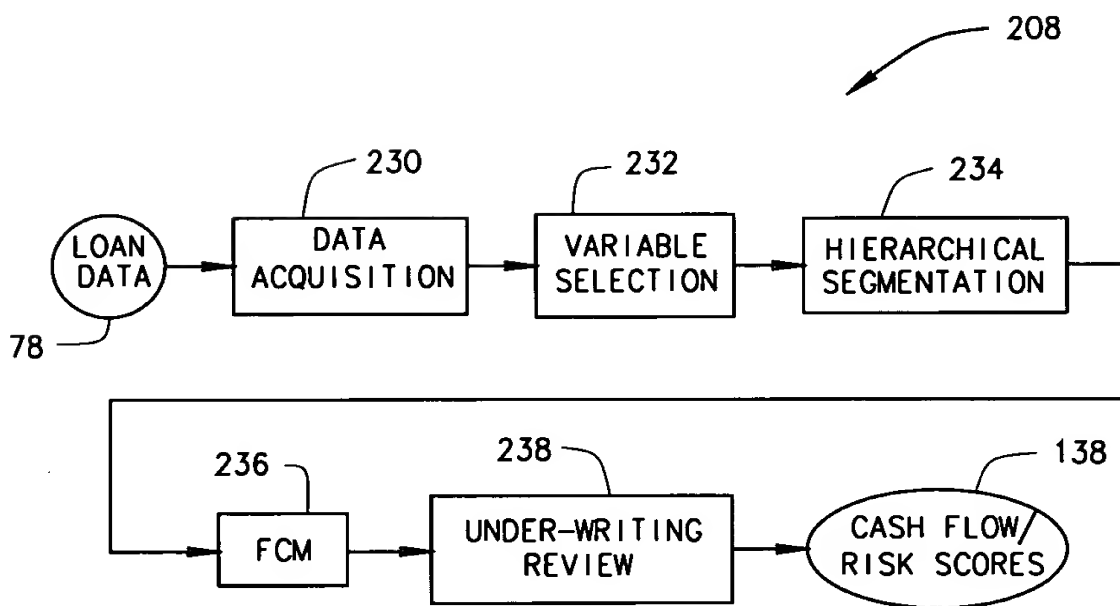
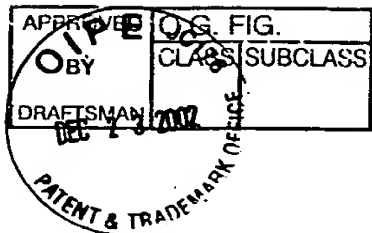


FIG. 7



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8/14

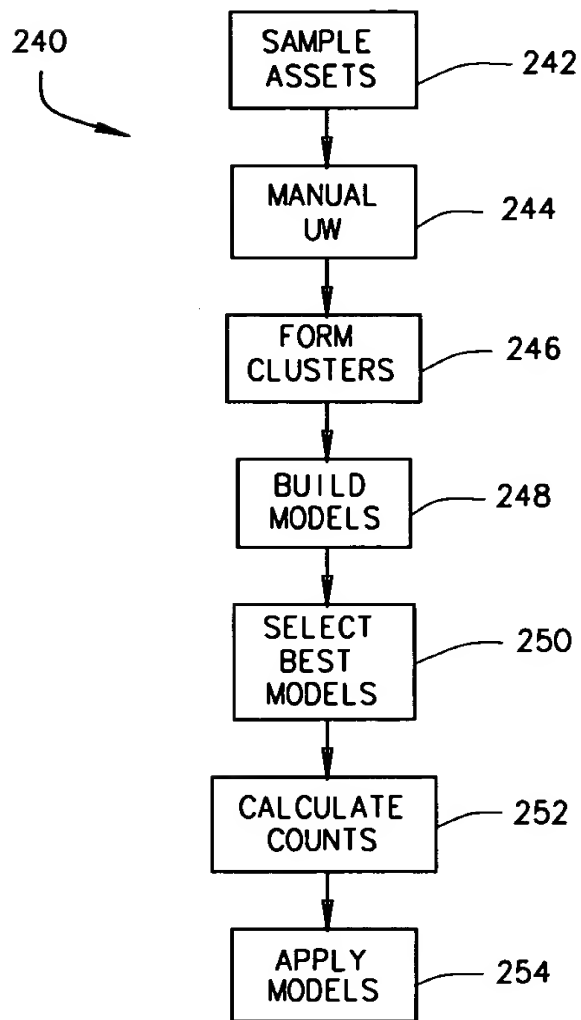
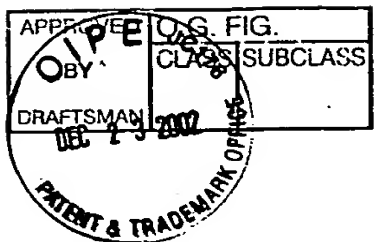


FIG. 8





9/14

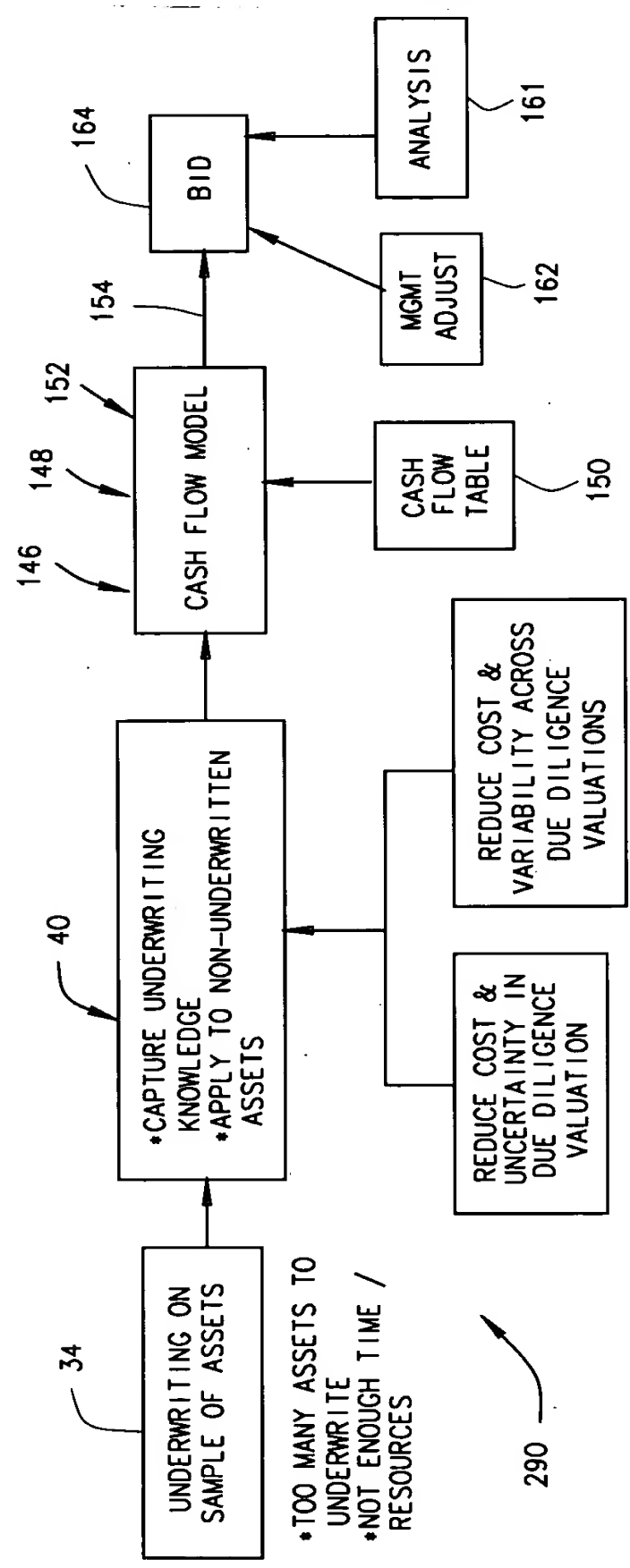
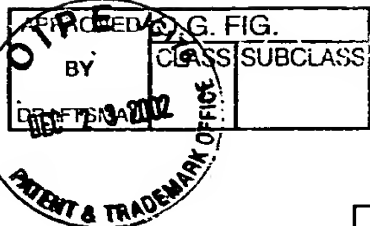


FIG. 9



10/14

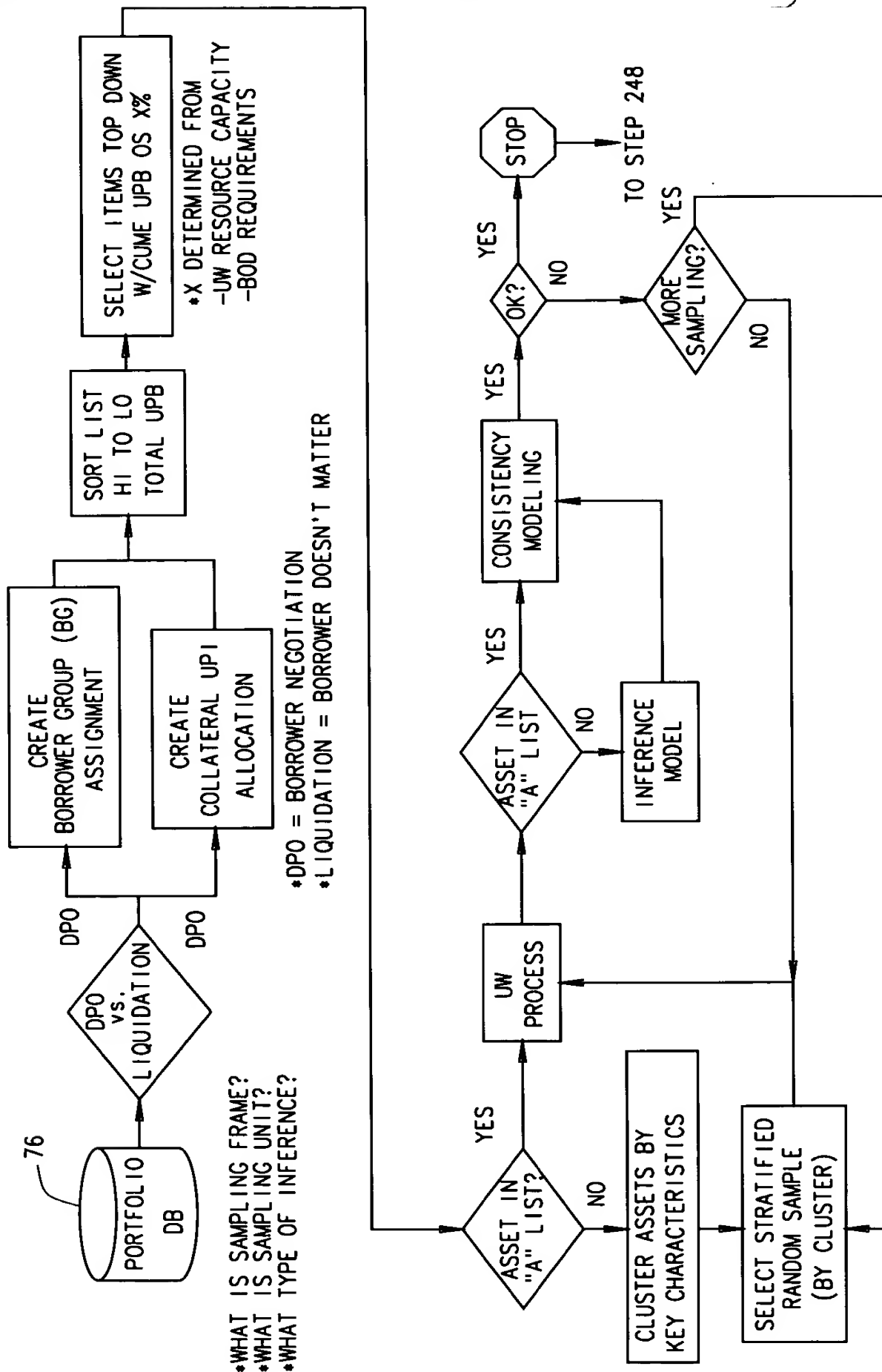


FIG. 10

11/14

248 BUILD MODELS

	MODEL 1	MODEL 2	MODEL 3	MODEL 4	MODEL 5	MODEL 6
X			X	X	X	
X			X	X	X	
						X
X		X	X	X	X	
X		X	X	X	X	
X		X	X			
X		X		X		
X		X	X	X		X
X		X	X	X	X	X

6 MODELS BUILT:

- \*MODELS DIFFER BY WHICH VARIABLES USED
- \*UW ASSETS GET THE MINIMUM ERROR PREDICTION (ACTUAL-PREDICTED)

VARIABLES USED

250

LAND AREA  
 BLDG AREA  
 OLD APPRAISAL  
 GEN 1 PREDICTED CURRENT APPRAISAL  
 GEN 1 PREDICTED REALIZED PRICE  
 PROPERTY TYPE  
 LOCATION

-BY-  
 COM/RES  
 GROUP (CLUSTER)

MODEL "WEIGHTS":

\*EACH CELL IS COUNT OF TIMES THE MODEL PRODUCED BEST PREDICTION FOR UW ASSETS  
 \*DETERMINES WEIGHTS FOR AVERAGING PREDICTIONS FOR NON-UW ASSETS

MODEL	ASSET CLASS	GROUP	MODEL 1	MODEL 2	MODEL 3	MODEL 4	MODEL 5	MODEL 6	SUM
COURT AUCTION COMMERCIAL	TOTAL	1	13	13	13	8	32	32	87
		2	29	25	29	24	19	19	148
COURT AUCTION RESIDENTIAL	TOTAL	1	5	5	10	4	12	12	51
		2	4	7	9	13	23	23	59
MARKET VALUE COMMERCIAL	TOTAL	1	16	13	11	15	21	21	86
		2	29	22	29	24	19	19	150
MARKET VALUE RESIDENTIAL	TOTAL	1	5	8	4	11	12	14	51
		2	8	9	10	15	19	19	59
TOTAL	TOTAL	1	6	16	5	20	2	2	54
		2	6	16	5	20	2	2	54
									164

FIG. 11

APPROVED BY P.G. FIG. CLASS. NBCLASS DRAFTSMAN DEC 13 2007 PATENT & TRADEMARK OFFICE

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12/14

VARIABLE	CATEGORY/VALUE RANGE	ENCODING SCHEME
LOAN SECURED	(YES, NO)	YES = 1, ELSE = 0
LOAN TYPE	(REVOLVING, NON-REVOLVING)	REVOLVING = 1 ELSE 0
LAST PAYMENT	(0, 250 MM)	0 IF LAST PAYMENT = 0 ELSE 1
NOTICE OF DEFAULT SENT		PRIOR TO JUN 97 EQUALS 1 ELSE 0
ORIGINAL MATURITY DATE		PRIOR TO JUN 97 EQUALS 1 ELSE 0
SYNDICATED LOAN	(YES, NO)	YES = 1, ELSE = 0
LOAN GUARANTEED	(YES, NO, NAV)	YES = 1, ELSE = 0
COLLECTION SCORE	(0, 1)	
LIEN POSITION	(-1, 0, 1)	1 IF LIEN POSITION = 1 ELSE 0
CURRENT UPDID BALANCE/ORIGINAL BALANCE	(0, 2.9)	NORMALIZED TO (0, 1)
LAST PAYMENT TO INTEREST/LAST PAYMENT	(0, 1)	

80

138

FIG. 12

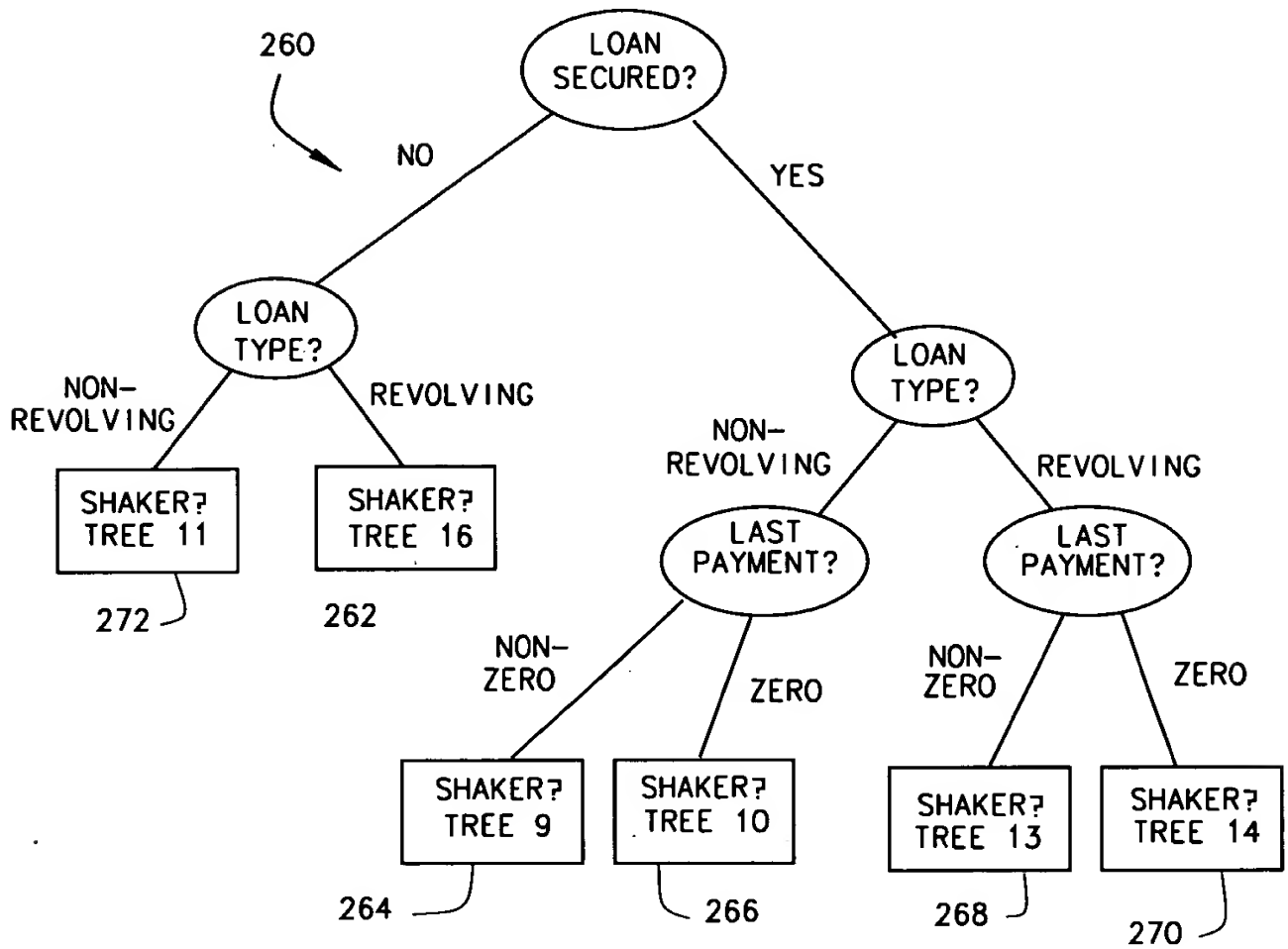
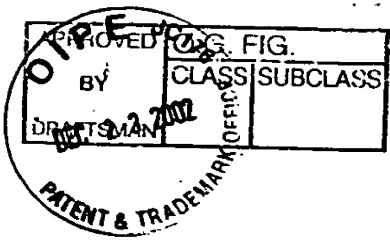
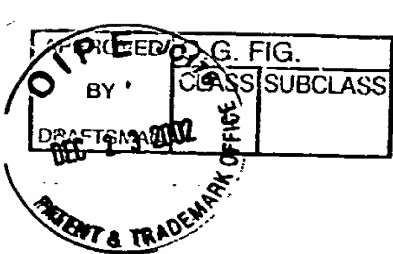


FIG. 13



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14/14

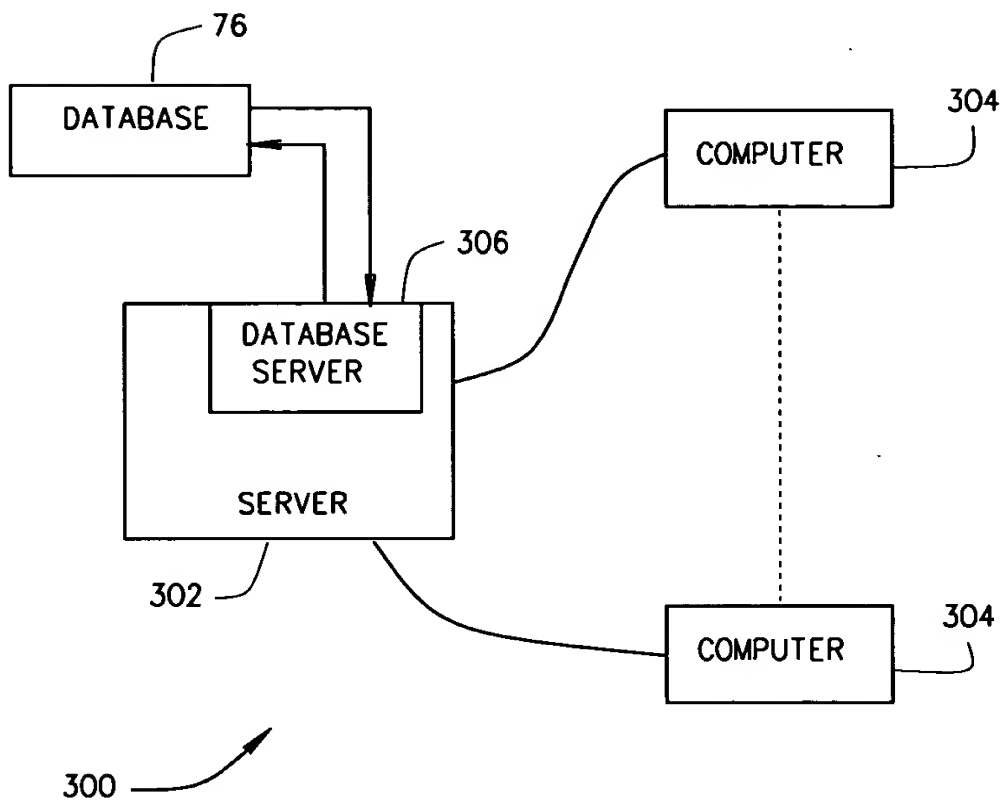
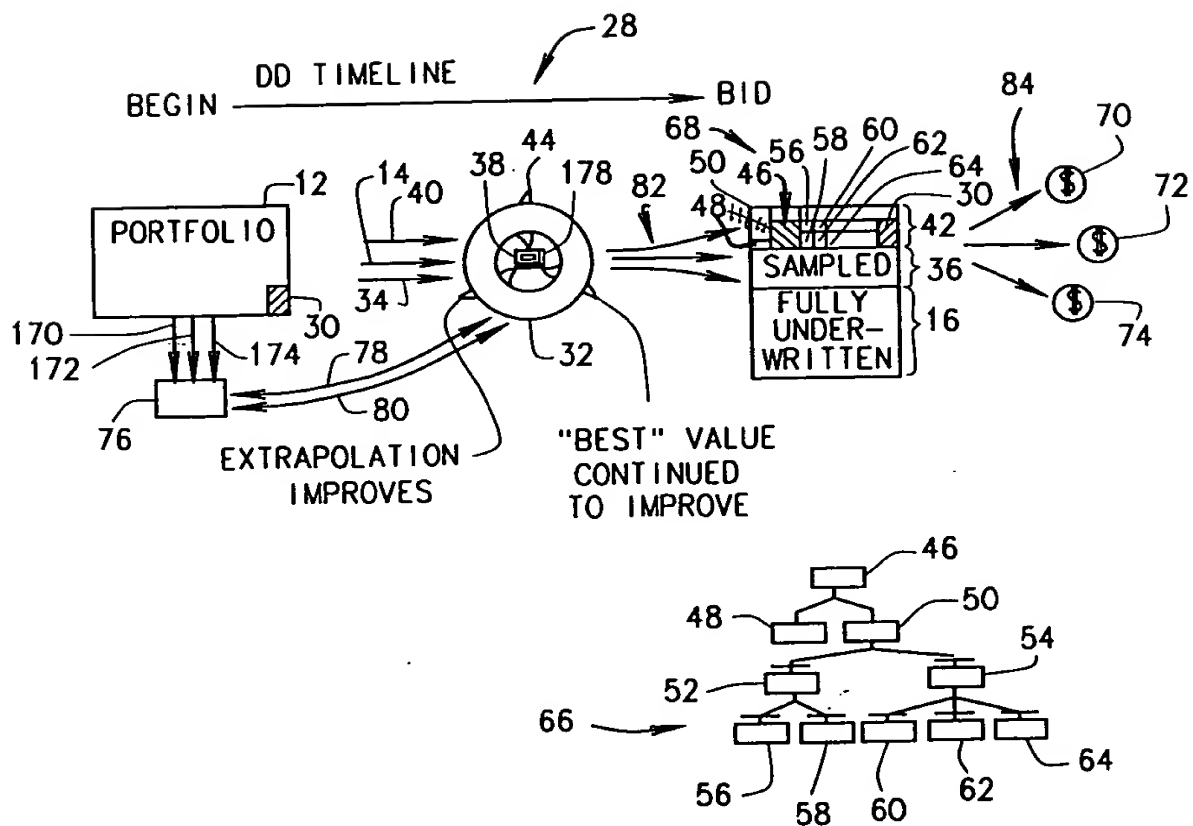


FIG. 14



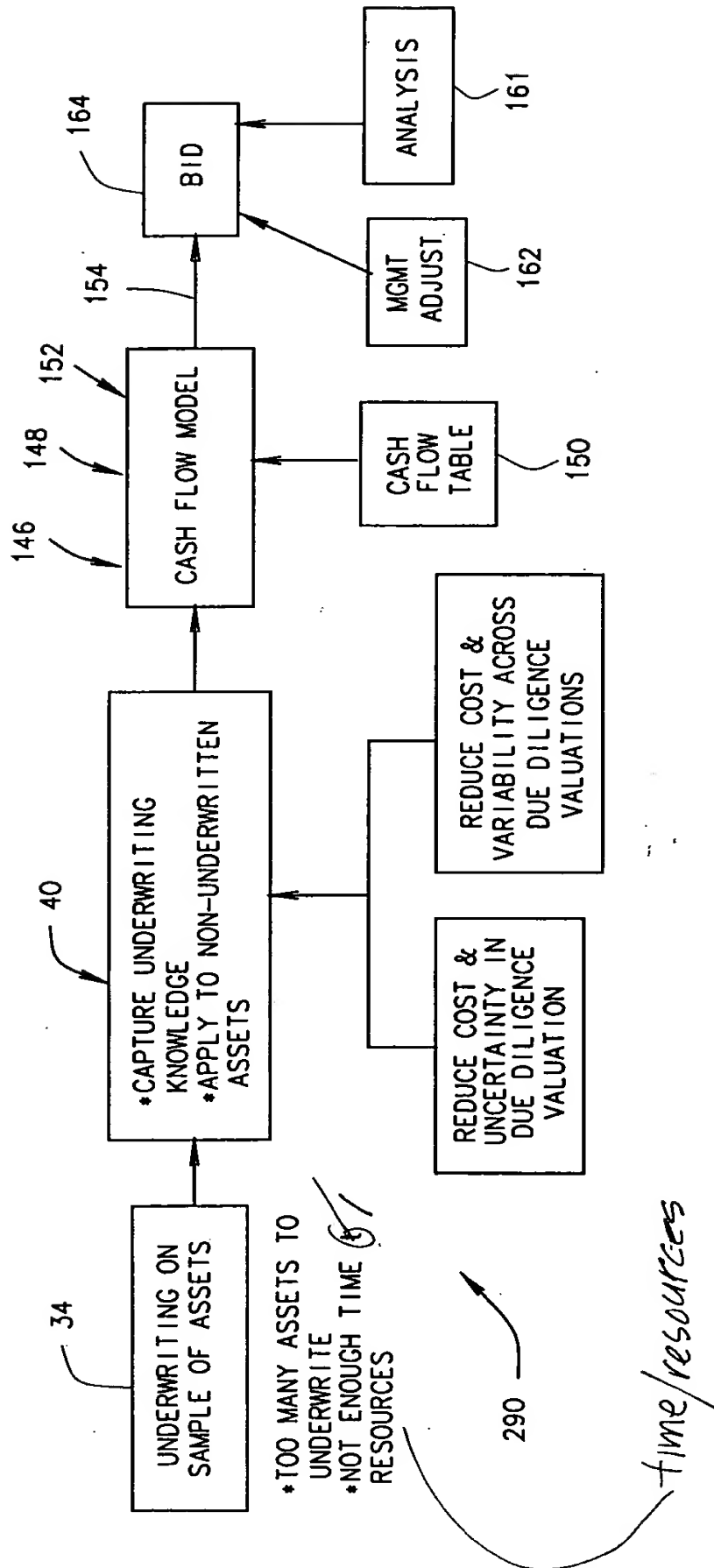


FIG. 9



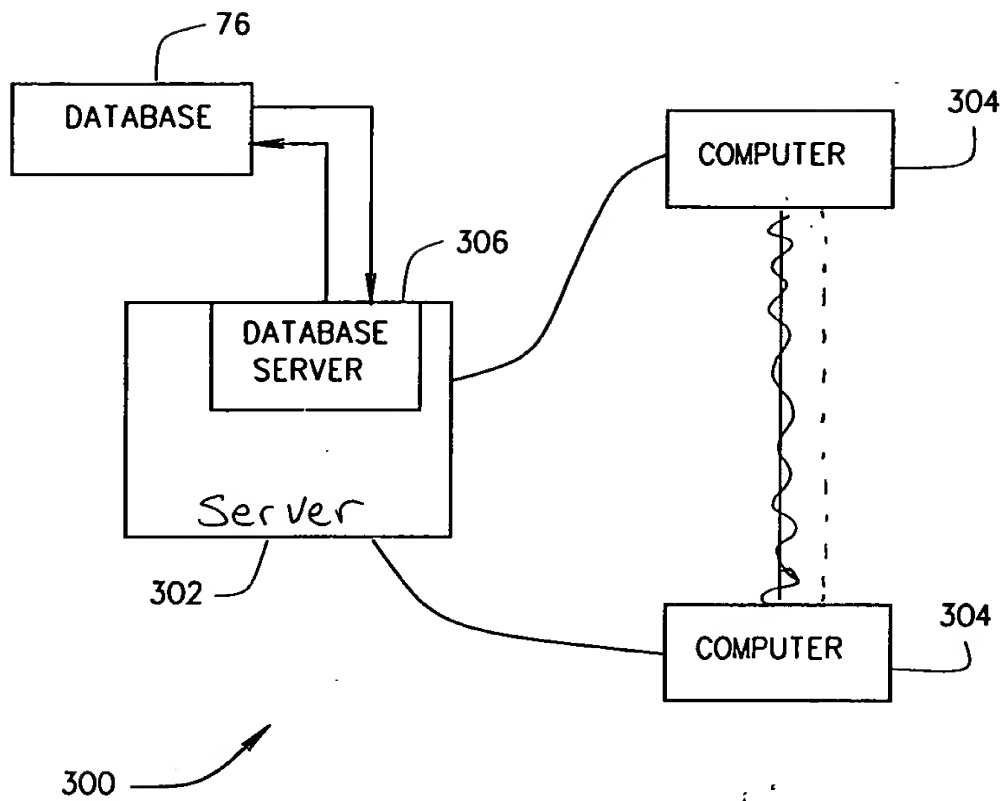


FIG. 14